

January 2005



# MEDICARE ADVANTAGE PLANS

(Formerly called MEDICARE+CHOICE plans)

offered in Washington State

Always check with the plan for current information and premiums. There are limited enrollment opportunities in some counties.

Plan	Type of Plan	Copayment Information	Additional Information (See " Key" on last page)	Counties Served/ Monthly Premium
<b>Group Health Cooperative GHC Medicare Plan Basic Benefits</b> 1-888-901-4636 <a href="http://www.ghc.org">www.ghc.org</a>	Managed Care	Office Visit= \$10 *Routine Exam=\$0 <i>(once every 2 years)</i> ER Visit= \$50 <i>(waived if admitted)</i> Hospital Stay= \$100 <i>(1<sup>st</sup> – 3<sup>rd</sup> day)</i>	EE, EG, FT, HE, HA, SC, \$1,000 OOP, POS, Out- of-Service-area care , Worldwide Emergency Coverage	<input type="checkbox"/> Island, Kitsap, San Juan, Skagit, Snohomish, parts of Grays Harbor, Whatcom \$119 <input type="checkbox"/> King, Lewis, Mason, Pierce, Thurston \$94
<b>Group Health Cooperative GHC Medicare Plan Basic Benefits + Optional Supplemental Benefits</b> 1-888-901-4636 <a href="http://www.ghc.org">www.ghc.org</a>	Managed Care	Office Visit=\$15 *Routine Exam=\$0 <i>(once every 2 years)</i> ER Visit= \$50 <i>(waived if admitted)</i> Hospital Stay= \$100 <i>(1<sup>st</sup> – 3<sup>rd</sup> day)</i>	All Basic Benefits + DS, Additional Home Care and SNF coverage	<input type="checkbox"/> Island, Kitsap, San Juan, Skagit, Snohomish, Whatcom, parts of Grays Harbor \$144 <input type="checkbox"/> King, Lewis, Mason, Pierce, Thurston \$119
<b>Health Net of Oregon PPO</b> 1-800-672-5941 <a href="http://www.health.net">www.health.net</a>	Managed Care	Office Visit=\$10 *Routine Exam=\$0 ER Visit=\$50 Hospital Stay=\$100	DS, EE, EG, Alternative Medicine, Disease Management, Worldwide Emergency Coverage	<input type="checkbox"/> Clark \$53

Plan	Type of Plan	Copayment Information	Additional Information (See “ Key” on last page)	Counties Served/ Monthly Premium
<b>Kaiser Permanente NW Senior Advantage</b> 1-800-813-2000 <a href="http://www.kaiserpermanente.org">www.kaiserpermanente.org</a>	Managed Care	Office Visit=\$15 *Routine Exam=\$15 <i>(once every 2 years)</i> ER Visit=\$50 Hospital Stay=\$200	EE, EG, HE, FT, SC, Rx, \$1,000 OOP Worldwide Emergency Coverage	<input type="checkbox"/> Cowlitz, Lewis, Wahkiakum \$127 <input type="checkbox"/> Clark \$94
<b>Kaiser Permanente NW Senior Advantage II</b> 1-800-813-2000 <a href="http://www.kaiserpermanente.org">www.kaiserpermanente.org</a>	Managed Care	Office Visit=\$15 *Routine Exam=\$15 <i>(once every 2 years)</i> ER Visit= \$50 Hospital Stay= \$200	EE, EG, HA, HE, FT, Rx, SC, Expanded Care benefit, \$1,000 OOP, Worldwide Emergency Coverage	<input type="checkbox"/> Clark \$210
<b>PacifiCare of Washington Secure Horizons Standard Plan</b> 1-800-255-6673 <a href="http://www.securehorizons.com">www.securehorizons.com</a>	Managed Care	Office Visit=\$15 Specialist Visit: \$30, (\$25 for Snohomish & parts of Island) *Routine Exam=\$15 ER Visit=\$50 Hospital Stay= \$200/day <i>(1<sup>st</sup>-4<sup>th</sup> day)</i>	EE, EG, HA, HE, SC Worldwide Emergency Coverage	<input type="checkbox"/> King , Pierce, Snohomish, parts of Island, Thurston, Lewis \$95
<b>PacifiCare of Washington Secure Horizons</b> 1-800-255-6673 <a href="http://www.securehorizons.com">www.securehorizons.com</a>	Managed Care	Office Visit=\$10 Specialist Visit: \$20 *Routine Exam=\$10 ER Visit=\$50 Hospital Stay= \$100/day <i>(1<sup>st</sup>-8<sup>th</sup> day)</i>	EE, EG, HA, HE, SC Worldwide Emergency Coverage	<input type="checkbox"/> Clark \$77
<b>PacifiCare of Washington Secure Horizons Value Plan</b> 1-800-255-6673 <a href="http://www.securehorizons.com">www.securehorizons.com</a>	Managed Care	Office Visit=\$15 Specialist Visit=\$30 *Routine Exam=\$15 ER Visit=\$50 Hospital Stay= \$200/day <i>(1<sup>st</sup> – 4<sup>th</sup> day)</i>	Rx, EE, EG, HA, HE, SC Worldwide Emergency Coverage *Selected provider groups	<input type="checkbox"/> King, Lewis, Pierce, Thurston \$75

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<b>Regence HMO of Oregon First Choice 65</b> 1-800-541-8981 <a href="http://www.bcbso.com">www.bcbso.com</a>	Managed Care	Office Visit=\$20 *Routine Exam=\$20 ER Visit=\$50 <i>(waived if admitted)</i> Hospital Stay= \$100/day <i>(1<sup>st</sup> – 8<sup>th</sup> day)</i>	EE, EG, Congestive Health Programs, Disease Management, Health Ed Classes, Nutritional Training, Worldwide Emergency Coverage	<input type="checkbox"/> Clark \$69
<b>Spokane Community Care</b> 1-800-573-8609	Managed Care	Office Visit=\$10 Specialist Visit =\$25 *Routine Exam=\$10 ER Visit=\$50 <i>(waived if admitted)</i> Hospital Stay= \$100/day <i>( 1<sup>st</sup> – 5<sup>th</sup> day)</i>	Rx, EE, EG, Worldwide Emergency Coverage	<input type="checkbox"/> Spokane \$60
<b>Sterling Life Insurance Co. Sterling Option 1</b> 1-888-858-8572 <a href="http://www.sterlingplans.com">www.sterlingplans.com</a>	Private Fee-For-Service (PFFS) Plan	Office Visit=\$15 Specialist Visit=\$35 *Routine Exam=\$0 ER visit=\$50 <i>(waived if admitted)</i> Hospital Stay= \$150/day <i>(1<sup>st</sup> – 5<sup>th</sup> day)</i>	EE, HE, Nursing Hotline, Disease Management, Worldwide Emergency Coverage  Can self-refer to specialists who accept the Sterling Option I Plan,	<input type="checkbox"/> All Washington Counties \$38

*This is only an overview. Consult plan contract for details. Most benefits are subject to Medicare guidelines. Contact plan for enrollment details.*

**Additional Medicare Health Plan Information is available at Medicare’s web site: [www.medicare.gov](http://www.medicare.gov)**  
The inclusion of a company on this list does not constitute an endorsement of a company or its policies by the Washington State Insurance Commissioner's Office, SHIBA HelpLine or its volunteers.  
**Visit our web page at [www.insurance.wa.gov](http://www.insurance.wa.gov)**

## KEY

<b>DS</b>	Dental Service	<b>EE</b>	Eye Exam
<b>EG</b>	Eye Glasses	<b>FT</b>	Fitness Classes and/or Health Club Membership
<b>HA</b>	Hearing Aid	<b>HE</b>	Hearing Exam
<b>OOP</b>	Out-of-Pocket (maximum per year)	<b>POS</b>	Point of Service-member responsible for coinsurance, deductibles and OOP
<b>Rx</b>	Prescription Drugs	<b>SC</b>	Smoking Cessation
<b>SNF</b>	Skilled Nursing Facility Care	*	If your Medicare coverage begins on or after January 1 <sup>st</sup> , 2005, you may receive a one-time physical exam within the first six months.